

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	HECTOR XAVIER MONTENEGRO	§	Case No.: 08-33010
	ILIANA BEATRIZ MONTENEGRO	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2008.
- 2) This case was confirmed on 06/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/24/2012.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 27,214.00
- 10) Amount of unsecured claims discharged without payment \$ 149,927.81
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 114,317.00
Less amount refunded to debtor	\$ 76.00
<b>NET RECEIPTS</b>	<b>\$ 114,241.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 6,569.50
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 6,569.50

Attorney fees paid and disclosed by debtor \$ 2,000.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
URI ADLER	PRIORITY	NA	800.00	.00	.00	.00
LVNV FUNDING	UNSECURED	1,292.00	1,302.39	1,302.39	1,302.39	.00
LVNV FUNDING	UNSECURED	8,154.00	8,419.75	8,419.75	8,419.75	.00
CROWN MORTGAGE CO	OTHER	NA	NA	NA	.00	.00
CROWN MORTGAGE	SECURED	77,581.00	77,346.00	.00	.00	.00
RUSH	UNSECURED	110.06	NA	NA	.00	.00
RUSH	UNSECURED	414.11	NA	NA	.00	.00
RUSH	UNSECURED	357.50	NA	NA	.00	.00
ACS SLMA TOWN CENTER	UNSECURED	49.00	NA	NA	.00	.00
ASSOCIATES CITIBANK	UNSECURED	2,178.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	856.00	856.39	856.39	856.39	.00
PRA RECEIVABLES MANA	UNSECURED	2,453.93	2,453.93	2,453.93	2,453.93	.00
ECAST SETTLEMENT COR	UNSECURED	15,939.37	13,930.11	13,930.11	13,930.11	.00
CITIBANK VISA	UNSECURED	13,393.08	NA	NA	.00	.00
BRAZOS	UNSECURED	247.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	2,453.93	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,918.00	2,918.80	2,918.80	2,918.80	.00
ECAST SETTLEMENT COR	UNSECURED	417.00	417.87	417.87	417.87	.00
ECAST SETTLEMENT COR	UNSECURED	6,891.41	6,891.41	6,891.41	6,891.41	.00
EAST BAY FUNDING	UNSECURED	764.00	764.71	764.71	764.71	.00
EAST BAY FUNDING	UNSECURED	6,058.00	6,058.63	6,058.63	6,058.63	.00
ECAST SETTLEMENT COR	UNSECURED	5,057.00	5,057.77	5,057.77	5,057.77	.00
ECAST SETTLEMENT COR	UNSECURED	1,382.00	1,382.27	1,382.27	1,382.27	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	837.00	780.06	780.06	780.06	.00
CITICORP CREDIT SERV	UNSECURED	8,781.00	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	13,397.08	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	7,208.00	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	10,700.00	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	9,201.00	NA	NA	.00	.00
CITICORP CREDIT SERV	UNSECURED	7,764.00	NA	NA	.00	.00
SEARS CREDIT CARDS	UNSECURED	3,844.40	NA	NA	.00	.00
COUNTRY DOOR	UNSECURED	1,501.73	1,469.23	1,469.23	1,469.23	.00
PRA RECEIVABLES MANA	UNSECURED	830.00	830.81	830.81	830.81	.00
CREDIT FIRST	UNSECURED	893.00	780.59	780.59	780.59	.00
DISCOVER FINANCIAL S	UNSECURED	11,521.00	NA	NA	.00	.00
MACYS RETAIL HOLDING	UNSECURED	328.00	327.58	327.58	327.58	.00
EAST BAY FUNDING	UNSECURED	3,697.00	3,612.35	3,612.35	3,612.35	.00
EAST BAY FUNDING	UNSECURED	2,324.00	2,543.55	2,543.55	2,543.55	.00
EAST BAY FUNDING	UNSECURED	1,011.00	961.50	961.50	961.50	.00
GINNYS	UNSECURED	1,672.16	1,637.77	1,637.77	1,637.77	.00
ECAST SETTLEMENT COR	UNSECURED	2,574.00	2,453.98	2,453.98	2,453.98	.00
ECAST SETTLEMENT COR	UNSECURED	637.84	641.75	641.75	641.75	.00
ECAST SETTLEMENT COR	UNSECURED	541.04	532.79	532.79	532.79	.00
ECAST SETTLEMENT COR	UNSECURED	425.00	342.42	342.42	342.42	.00
NORTHWESTERN MEDICAL	UNSECURED	2,270.00	2,447.60	2,447.60	2,447.60	.00
CHASE BANK USA NA	UNSECURED	1,172.42	1,201.42	1,201.42	1,201.42	.00
MASON DIRECT	UNSECURED	360.58	NA	NA	.00	.00
MEDICAL BUSINESS BUR	UNSECURED	305.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	988.12	956.18	956.18	956.18	.00
ECAST SETTLEMENT COR	UNSECURED	845.00	826.83	826.83	826.83	.00
CITIBANK	UNSECURED	7,208.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	125.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	100.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	100.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	100.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	86.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	56.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	86.00	NA	NA	.00	.00
NES	UNSECURED	8,781.00	NA	NA	.00	.00
RADIO SHACK	UNSECURED	3,975.72	NA	NA	.00	.00
WALMART	UNSECURED	8,086.04	NA	NA	.00	.00
MENARDS	UNSECURED	2,633.04	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	110.06	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	414.11	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	357.50	NA	NA	.00	.00
SLM EDUCATION CREDIT	UNSECURED	21,684.04	22,310.06	22,310.06	22,310.06	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ISAC	UNSECURED	5,656.38	6,344.81	6,344.81	6,344.81	.00
CHASE	UNSECURED	6,891.41	NA	NA	.00	.00
CBUSA/SEARS	UNSECURED	303.11	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	258.00	258.05	258.05	258.05	.00
PRA RECEIVABLES MANA	UNSECURED	3,844.00	3,561.67	3,561.67	3,561.67	.00
SEVENTH AVENUE	UNSECURED	1,581.76	1,545.19	1,545.19	1,545.19	.00
SHELL OIL CITIBANK	UNSECURED	2,058.00	NA	NA	.00	.00
WALMART	UNSECURED	8,086.04	NA	NA	.00	.00
WALMART	UNSECURED	8,086.04	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	886.00	751.28	751.28	751.28	.00
PEOPLES GAS LIGHT &	OTHER	.00	NA	NA	.00	.00
COMMONWEALTH EDISON	OTHER	.00	NA	NA	.00	.00
YMCA	OTHER	.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
DISH NETWORK	OTHER	.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	OTHER	.00	NA	NA	.00	.00
ADT SECURITY SYSTEMS	OTHER	.00	NA	NA	.00	.00
MET LIFE	OTHER	.00	NA	NA	.00	.00
AMERICAN INCOME LIFE	OTHER	.00	NA	NA	.00	.00
CROWN MORTGAGE	OTHER	.00	NA	NA	.00	.00
DEMETRIA DIAZ	OTHER	.00	NA	NA	.00	.00
CARMEN MONTENGRO	OTHER	.00	NA	NA	.00	.00
DEMETRIA DIAZ	OTHER	.00	NA	NA	.00	.00
CROWN MORTGAGE CO	SECURED	.00	.00	100.00	100.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>100.00</u>	<u>100.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	100.00	100.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	107,571.50	107,571.50	.00

**Disbursements:**

Expenses of Administration	\$ 6,569.50	
Disbursements to Creditors	\$ 107,671.50	
<b>TOTAL DISBURSEMENTS:</b>		\$ 114,241.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.